WHAT IS CLAIMED IS:

1.   A method for allowing a loyalty program participant to change a participation status in a loyalty program for a portable device, the method comprising:

receiving an indication to change the participation status in the loyalty program from a first status to a second status; and

modifying a parameter in the portable device from a first value to a second value in response to the indication, the modification of the parameter corresponding to a change in the participation status in the loyalty program from the first status to the second status.

2.   The method of claim 1, further comprising receiving card image data from the portable device, the card image data including the parameter having the first value, the first value indicating the participation status as having the first status.

3.   The method of claim 2, further comprising modifying the parameter in the card image data from the first value to the second value.

4.   The method of claim 1, further comprising sending an indication that the parameter in the portable device was modified from the first value to the second value to a host.

5.   The method of claim 4, further comprising changing a record for the status of the portable device to the second status at the host.

6.   The method of claim 1, wherein if the first status is an active status, the second status is an inactive status, and wherein if the first status is an inactive status, the second status is an active status.

7.   The method of claim 1, wherein the indication to change the participation status is received at an acceptance point device; and wherein the acceptance point device is configured to communicate with the portable device.

8.   The method of claim 1, wherein the indication to change the participation status is provided by the loyalty program participant or a host managing the loyalty program.

1   9.   The method of claim 1, wherein the indication to change the
2 participation status is received at a computing device connected to the Internet; and wherein
3 the computing device is configured to communicate with the portable device.

1   10.   The method of claim 1, wherein the participation status includes one of
2 a plurality of levels.

1   11.   The method of claim 10, wherein the plurality of levels include an
2 account level, a card level, a program level and a transaction level.

1   12.   The method of claim 1, wherein the portable device comprises at least
2 one of a smartcard, a cellular phone, a personal digital assistant (PDA), a pager, a payment
3 card, a security card, an access card, smart media and a transponder.

1   13.   A method for changing a participation status in a loyalty program for a
2 portable device, the method comprising:
3   receiving a request for changing the participation status from a first status to a
4 second status;
5   receiving card image data from the portable device, the card image data
6 including a parameter indicating the participation status as having the first status;
7   modifying the parameter in the card image data, the modification of the
8 parameter corresponding to a change of the participation status from the first status to the
9 second status; and
10   updating the card image data in the portable device with the modified
11 parameter, the modified parameter indicating the participation status as having the second
12 status.

1   14.   The method of claim 13, further comprising establishing a connection
2 with the portable device to allow the card image data to be received.

1   15.   The method of claim 13, further comprising sending an indication to a
2 host indicating that the parameter in the portable device was modified.

1   16.   The method of claim 15, further comprising changing a record for the
2 status of the portable device to the second status at the host.

1   17.   The method of claim 13, wherein if the first status is an active status,

2   the second status is an inactive status, and if the first status is an inactive status, the second

3   status is an active status.

1   18.   The method of claim 13, wherein the participation status includes one

2   of a plurality of levels.

1   19.   The method of claim 18, wherein the plurality of levels include an

2   account level, a card level, a program level and a transaction level.

1   20.   The method of claim 13, wherein the portable device comprises at least

2   one of a smartcard, a cellular phone, a personal digital assistant (PDA), a pager, a payment

3   card, a security card, an access card, smart media and a transponder.

1   21.   A method for changing a participation status in a loyalty program for a

2   portable device using a loyalty server module, the method comprising:

3   establishing a connection with the portable device;

4   receiving a request for changing the participation status from a first status to a

5   second status;

6   receiving card image data from the portable device, the card image data

7   including a parameter indicating the participation status as having the first status for the

8   portable device;

9   sending the card image data to the loyalty server module;

10   modifying, at the loyalty server module, the parameter in the card image data,

11   the modification of the parameter corresponding to a change of the participation status from

12   the first status to the second status;

13   receiving the modified card image data from the loyalty server module; and

14   updating the card image data in the portable device with the modified card

15   image data, the modified parameter indicating the participation status as having the second

16   status.

1   22.   The method of claim 21, further comprising:

2   communicating through a network to establish a connection with the loyalty

3   server module;

4   receiving a transaction ID from the loyalty server module; and

5   using the transaction ID to connect to the loyalty server module through the

6   network.

1   23.   The method of claim 21, further comprising sending an indication to a

2   host indicating that the parameter in the portable device was modified.

1   24.   The method of claim 23, further comprising changing a record for the

2   participation status of the portable device to the second status at the host.

1   25.   The method of claim 21, wherein if the first status is an active status,

2   the second status is an inactive status, and wherein if the first status is an inactive status, the

3   second status is an active status.

1   26.   The method of claim 21, wherein the participation status includes one

2   of a plurality of levels.

1   27.   The method of claim 26, wherein the plurality of levels include an

2   account level, a card level, a program level and a transaction level.

1   28.   The method of claim 21, wherein the portable device comprises at least

2   one of a smartcard, a cellular phone, a personal digital assistant (PDA), a pager, a payment

3   card, a security card, an access card, smart media and a transponder.

1   29.   A device for changing a participation status for participating in a

2   loyalty program of a portable device, the device comprising:

3   a receiver configured to receive an indication to change the participation status

4   in the loyalty program from a first status to a second status; and

5   a modifier configured to modify a parameter in the portable device, the

6   modification of the parameter corresponding to a change of the participation status from the

7   first status to the second status.

1   30.   The device of claim 29, wherein the receiver is configured to receive

2   card image data from the portable device, the card image data including the parameter

3   indicating the participation status as having the first status.

1   31.   The device of claim 30, wherein the modifier is configured to modify

2   the parameter in the card image data.

1   32.   The device of claim 29, wherein the receiver is configured to send an

2 indication to a host that the parameter in the portable device was modified.

1   33.   The device of claim 29, wherein the device comprises an acceptance

2 point device.

1   34.   The device of claim 29, wherein the device comprises a computing

2 device connected to the Internet.

1   35.   An acceptance point device for changing a participation status in a

2 loyalty program for a portable device, the acceptance point device comprising:

3   logic to receive a request for changing the participation status from a first

4 status to a second status;

5   logic to receive card image data from the portable device, the card image data

6 including a parameter indicating the participation status as having the first status;

7   logic to modify the parameter in the card image data, the modification of the

8 parameter corresponding to a change of the participation status from the first status to the

9 second status; and

10   logic to update the card image data in the portable device with the modified

11 card data image, the modified parameter indicating the participation status as having the

12 second status.

1   36.   The acceptance point device of claim 35, further comprising logic to

2 establish a connection with the portable device to allow the card image data to be received.

1   37.   The acceptance point device of claim 35, further comprising logic to

2 send an indication to a host indicating that the parameter in the portable device was modified.

1   38.   The acceptance point device of claim 35, wherein the portable device

2 comprises at least one of a smartcard, a cellular phone, a personal digital assistant (PDA), a

3 pager, a payment card, a security card, an access card, smart media and a transponder.

1   39.   A system for changing a participation status in a loyalty program for a

2 portable device, the system comprising:

3   a networked computing device configured to communicate with the portable

4 device, the networked computing device comprising:

5   logic to establish a connection with the portable device;

6   logic to receive a request for changing the participation status from a

7   first status to a second status;

8   logic to receive card image data from the portable device, the card

9   image data including a parameter indicating the participation status as having the first status

10   for the portable device; and

11   logic to send the card image data;

12   a loyalty server module component configured to communicate with the

13   networked computing device and receive the sent card image data, wherein the loyalty server

14   module comprises:

15   logic to modify the parameter in the card image data, the modification

16   of the parameter corresponding to a change of the participation status from the first status to

17   the second status; and

18   logic to send the modified card image data to the networked computing

19   device,

20   wherein the networked computing device further comprises logic to update the

21   card image data in the portable device with the modified card image data, the modified

22   parameter indicating the participation status as having the second status.

1   40.   The system of claim 39, wherein the networked computing device

2   further comprises:

3   logic to communicate through a network to establish a connection with the

4   loyalty server module;

5   logic to receive a transaction ID from the loyalty server module; and

6   logic to use the transaction ID to connect to the loyalty server module through

7   the network.

1   41.   The system of claim 39, wherein the networked computing device

2   further comprises logic to send an indication to a host indicating that the parameter in the

3   portable device was modified.

1   42.   The system of claim 39, wherein the portable device comprises at least

2   one of a smartcard, a cellular phone, a personal digital assistant (PDA), a pager, a payment

3   card, a security card, an access card, smart media and a transponder.

1   43.   A method for changing a status for participating in a loyalty program

2   of a portable device, the method comprising:

3   providing a parameter in the portable device, the parameter indicating the

4   status of the portable device for the loyalty program; and

5   providing a modifying mechanism to modify the parameter in the portable

6   device, the modification of the parameter corresponding to a change of the participation

7   status in the loyalty program from a first status to a second status for the portable device.

1   44.   The method of claim 43, further comprising providing card image data,

2   the card image data including the parameter.

1   45.   The method of claim 43, wherein the portable device comprises at least

2   one of a smartcard, a cellular phone, a personal digital assistant (PDA), a pager, a payment

3   card, a security card, an access card, smart media and a transponder.

1   46.   A system for allowing a loyalty program participant to control when to

2   participate in a loyalty program, the system comprising:

3   a portable device configured to include card image data, the card image data

4   including information relating to the loyalty program participant and a parameter that

5   corresponds to a participation status, the participation status having a first status or a second

6   status and representing whether participation in the loyalty program is active or inactive; and

7   a computing device configured to:

8   receive an indication to change the participation status from the first

9   status to the second status,

10   modify the card image data including the parameter, wherein

11   modification of the parameter corresponds to a change of the participation status from the

12   first status to the second status, and

13   update the portable device with the modified card image data.

1   47.   The system of claim 41, wherein the computing device is further

2   configured to modify the card image data by retrieving the card image data from the portable

3   device and modifying the retrieved card image data; and

4   wherein the computing device is further configured to update the portable

5   device by uploading the modified card image data to the portable device and replacing the

6   card image data on the portable device with the modified card data image.

1   48.   The system of claim 41, wherein the computing device comprises at

2   least one of an acceptance point device, a personal computer (PC), a workstation, a personal

3   digital assistant (PDA), a cellular phone, a set-top box, a kiosk, and a tablet PC.

1   49.   The system of claim 43, wherein the acceptance point device includes

2   a point-of-sale device.

1   50.   The system of claim 41, wherein the portable device comprises at least

2   one of a smartcard, a cellular phone, a personal digital assistant (PDA), a payment card, a

3   pager, a security card, an access card, smart media and a transponder.

1   51.   The system of claim 41, wherein the computing device is further

2   configured to send an indication to a host indicating that the parameter in the portable device

3   has been modified.

1   52.   The system of claim 41, wherein the indication to change the

2   participation status from the first status to the second status is received from the loyalty

3   program participant.

1   53.   The system of claim 47, wherein the computing device is further

2   configured to include a graphical user interface;

3   wherein the graphical user interface is used by the loyalty program participant

4   to provide the indication to change the participation status.

1   54.   The system of claim 41, wherein the indication to change the

2   participation status from the first status to the second status is received from a host managing

3   the loyalty program.

1   55.   The system of claim 41, wherein if the first status is an active status,

2   then the second status is an inactive status, and if the first status is an inactive status, then the

3   second status is an active status.